

Loudoun County Affordable Dwelling Unit Program

The Affordable Dwelling Unit Program is
administered by the Loudoun County
Department of Family Services.

Information concerning eligibility and
pre-eligibility determination can be
obtained by contacting the ADU
Program Screener at 703-737-8043.



EQUAL HOUSING
OPPORTUNITY



Loudoun County Department of Family Services

Division of Housing and Community Development

102 Heritage Way NE, Suite 103
Leesburg, VA 20176-4544
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Fax: 703-737-8411
www.loudoun.gov/housing

ADU

Affordable Dwelling Unit Program



Purchase Program

Qualified households will have an opportunity to purchase an Affordable Dwelling Unit (ADU) home directly from the builder in emerging communities throughout Loudoun County or from a current ADU homeowner at a substantially lower sales price than that of similar homes being offered at market prices. Purchasers must live in the ADU property as their primary residence for as long as they own the home.

To qualify for this program:

- Applicants must not have owned a home or had ownership interest in a home within the last three (3) years. Persons who owned a home with their spouse and no longer own the home are exempt;
- The total gross household income for all persons over the age of eighteen (18) who will be living in the home to be purchased, falls between 30% - 70% of the Area Median Income adjusted for family size;
- Applicants must be able to obtain a mortgage loan pre-approval;
- Applicants credit score(s) must meet or exceed the program's minimum credit score requirements.

The County has placed restrictive covenants on the home which limits the home's resale value for at least fifteen (15) years. During this control period, the homeowner cannot sell or refinance the home without prior approval from the County. There are additional requirements which must be met while living in the home.

Rental Program

Qualified households will have an opportunity to lease an apartment for a lower rental rate than typical market rents within select communities located throughout Loudoun County. To qualify for this program:

- Applicants cannot currently own or have ownership interest in a home;
- The total gross household income from all persons over the age of eighteen (18) who will be living in the apartment to be leased, falls between 30% - 50% of the Area Median Income adjusted for family size;
- Applicants credit score(s) must meet or exceed the program's minimum credit score requirements.



Applicants obtaining a "Certificate of Qualification" can directly contact a participating complex to determine ADU availability. Program participants must meet all eligibility requirements of the apartment complex including income and credit requirements. Persons renting an apartment may be required to submit an application fee and security deposit.

Intake for both the purchase and rental programs are held on a regularly scheduled basis. Participation in an intake is by appointment only.

Financing Programs

Loudoun County offers financial assistance through the DownPayment/Closing Costs Assistance Program (DPCC) and Public Employee Homeownership Grant Program (PEG) for low to moderate income first-time homebuyers. Each program has specific requirements for eligibility. Funds are limited and available on a first-come/first-served basis.

For more information or to receive a Finance Program Brochure contact Karen Thorson at 571-258-3814.

Educational Program

The Virginia Housing Development Authority (VHDA) offers Homebuyers Education classes in Loudoun County and throughout the Commonwealth. These classes are available to the general public and participation in one of these classes is a requirement for persons interested in purchasing a home through the ADU program. To see the schedule of classes and contact information, visit www.vhda.com.